

**Information to identify the case:**

Debtor 1	<b>Richard C. Dye</b>	Social Security number or ITIN	<b>xxx-xx-4571</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Sandra L. Dye</b>	Social Security number or ITIN	<b>xxx-xx-9310</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>14-10314-TPA</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard C. Dye

Sandra L. Dye

6/18/19**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Richard C. Dye  
Sandra L. Dye  
DebtorsCase No. 14-10314-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: culy  
Form ID: 3180WPage 1 of 2  
Total Noticed: 44

Date Rcvd: Jun 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2019.

db/jdb  
13813333 +Richard C. Dye, Sandra L. Dye, 30 Aylesworth Way, Grove City, PA 16127-3814  
13813337 BARCLAYSBK, PO BOX 8803ATT: CREDIT BUREAU, ATT: CREDIT BUREAU, WILMINGTON, DE 19899  
13813340 CHASE, PO BOX 24696, COLUMBUS, OH 43224-0696  
13813342 +CITI/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
DISCOVER CD, PO BOX15316ATT:CMS/PROD DEVELOP, ATT:CMS/PROD DEVELOP,  
WILMINGTON, DE 19850-5316  
13813350 HNB IND, PO BOX 1558DEPT EA4W25, DEPT EA4W25, COLUMBUS, OH 43216-1558  
13813352 +JPM CHASE, PO BOX 24696, COLUMBUS, OH 43224-0696  
13906948 +JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, ATTN:CORRESPONDENCE MAIL, MAIL CODE: LA4-5555,  
700 KANSAS LANE, MONROE, LA 71203-4774  
13902267 +JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail,  
700 Kansas Lane, Monroe, LA 71203-4774  
14008097 +Michael Dingerdissen, Esquire, Phelan Hallinan Diamond & Jones, LLP,  
Omni William Penn Office Tower, 555 Grant Street, Suite 300, Pittsburgh, PA 15219-4408  
13813354 PA ST CU, 1 CREDIT UNION PLACE, HARRISBURG, PA 17110-2912  
13813355 +SEARS/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Jun 19 2019 02:48:27 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946

cr EDI: RECOVERYCORP.COM Jun 19 2019 06:28:00 Recovery Management Systems Corporation,  
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
13866741 +E-mail/Text: bncmail@w-legal.com Jun 19 2019 02:48:45 ALTAIR OH XIII, LLC,  
C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13813331 +EDI: AMEREXPR.COM Jun 19 2019 06:28:00 AMEX, P.O. BOX 981537, EL PASO, TX 79998-1537  
13876504 EDI: BECKLEE.COM Jun 19 2019 06:28:00 American Express Bank, FSB, c o Becket and Lee LLP,  
POB 3001, Malvern, PA 19355-0701  
13813334 +EDI: CAPITALONE.COM Jun 19 2019 06:28:00 CAP1/BOSCV, PO BOX 5253,  
CAROL STREAM, IL 60197-5253  
13813335 EDI: WFNNB.COM Jun 19 2019 06:28:00 CB/ANNTYLR, PO BOX 182273, COLUMBUS, OH 43218-2273  
13813336 EDI: WFNNB.COM Jun 19 2019 06:28:00 CB/ATYLRMC, PO BOX 182273, COLUMBUS, OH 43218-2273  
13877033 +E-mail/Text: bncmail@w-legal.com Jun 19 2019 02:48:45 CERASTES, LLC,  
C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13813338 +EDI: CHASE.COM Jun 19 2019 06:28:00 CHASE, 201 N. WALNUT ST//DE1-1027,  
WILMINGTON, DE 19801-2920  
13813339 +EDI: CITICORP.COM Jun 19 2019 06:28:00 CITI, 701 E 60TH ST BIBS CDV DISPUTES,  
IBS CDV DISPUTES, SIOUX FALLS, SD 57104-0432  
13813341 +EDI: RCSDELL.COM Jun 19 2019 06:28:00 DFS/WEBBK, PO BOX 81607, AUSTIN, TX 78708-1607  
13818405 EDI: DISCOVER.COM Jun 19 2019 06:28:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
13813343 +EDI: RMSC.COM Jun 19 2019 06:28:00 GECRB/AMEG, 4125 WINDWARD PLAZA,  
ALPHARETTA, GA 30005-8738  
13813344 EDI: RMSC.COM Jun 19 2019 06:28:00 GECRB/CUSC, C/O P.O. BOX 965036,  
ORLANDO, FL 32896-5036  
13813345 +EDI: RMSC.COM Jun 19 2019 06:28:00 GECRB/JCP, 4125 WINDWARD PLAZA,  
ALPHARETTA, GA 30005-8738  
13813346 EDI: RMSC.COM Jun 19 2019 06:28:00 GECRB/KINE, C/O P.O. BOX 965036,  
ORLANDO, FL 32896-5036  
13813347 +EDI: RMSC.COM Jun 19 2019 06:28:00 GECRB/QVC, 4125 WINDWARD PLAZA,  
ALPHARETTA, GA 30005-8738  
13813348 +EDI: RMSC.COM Jun 19 2019 06:28:00 GECRB/SAMS, 4125 WINDWARD PLAZA,  
ALPHARETTA, GA 30005-8738  
13813349 +EDI: RMSC.COM Jun 19 2019 06:28:00 GECRB/WLMT, 4125 WINDWARD PLAZA,  
ALPHARETTA, GA 30005-8738  
13813351 E-mail/Text: bankruptcy@huntington.com Jun 19 2019 02:48:30 HUNTINGTON NATIONAL BANK,  
PO BOX 1558, DEPT EA4W25, COLUMBUS, OH 43216-1558  
13817558 +E-mail/Text: bankruptcy@huntington.com Jun 19 2019 02:48:31 Huntington National Bank,  
P O Box 89424, Cleveland OH 44101-6424  
13813353 E-mail/Text: bncnotices@becket-lee.com Jun 19 2019 02:47:50 KOHLS/CAP1, PO BOX 3115,  
MILWAUKEE, WI 53201-3115  
13876526 EDI: PRA.COM Jun 19 2019 06:28:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
13853140 EDI: Q3G.COM Jun 19 2019 06:28:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
13851251 EDI: Q3G.COM Jun 19 2019 06:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
13820909 EDI: RECOVERYCORP.COM Jun 19 2019 06:28:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13813356 EDI: USBANKARS.COM Jun 19 2019 06:28:00 US BANK, 425 WALNUT STREET,  
CINCINNATI, OH 45202  
13813357 EDI: USBANKARS.COM Jun 19 2019 06:28:00 US BANK, CB DISPUTESPO BOX 108, PO BOX 108,  
ST LOUIS, MO 63166

District/off: 0315-1

User: culy  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Jun 18, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13822274 EDI: USBANKARS.COM Jun 19 2019 06:28:00 US BANK N.A., BANKRUPTCY DEPARTMENT,  
P.O. BOX 5229, CINCINNATI, OH 45201-5229  
13813358 EDI: USBANKARS.COM Jun 19 2019 06:28:00 USBANK, 425 WALNUT ST, CINCINNATI, OH 45202  
13813359 EDI: CITICORP.COM Jun 19 2019 06:28:00 ZALES/CBNA, PO BOX 6497,  
SIOUX FALLS, SD 57117-6497

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr JPMORGAN CHASE BANK, N.A.  
cr JPMorgan Chase Bank, N.A.  
cr JPMorgan Chase Bank, N.A., et. al.  
cr U.S. Bank, N.A.  
13813332\* +AMEX, P.O. BOX 981537, EL PASO, TX 79998-1537  
13813360\* ZALES/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497

TOTALS: 4, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 20, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, N.A. andygornall@latouflawfirm.com  
Andrew L. Spivack on behalf of Creditor JPMorgan Chase Bank, N.A., et. al. pawb@fedphe.com  
Chester B. Scholl, Jr. on behalf of Joint Debtor Sandra L. Dye scholl@scholl.org,  
wendy@fdgs-law.com  
Chester B. Scholl, Jr. on behalf of Debtor Richard C. Dye scholl@scholl.org, wendy@fdgs-law.com  
James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, N.A. bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com  
James P. Valecko on behalf of Creditor U.S. Bank, N.A. jvalecko@weltman.com,  
PitEcf@weltman.com  
Jerome B. Blank on behalf of Creditor JPMORGAN CHASE BANK, N.A. pawb@fedphe.com  
Joseph P. Schalk on behalf of Creditor JPMORGAN CHASE BANK, N.A. jschalk@barley.com,  
sromig@barley.com  
Michael Frederick Dingerdissen on behalf of Creditor JPMorgan Chase Bank, N.A., et. al.  
pawb@fedphe.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 12